

STATISTICAL INFORMATION ONLY: Debtor must select the number of each of the following items included in the Plan.

0 Valuation of Security

0 Assumption of Executory Contract or unexpired Lease

0 Lien Avoidance

Last revised: November 14, 2023

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY**

In Re:

Douglas Thompson, Jr.
Wanda Thompson

Debtor(s)

Case No.:

25-10037

Judge:

MBK

Chapter 13 Plan and Motions

☒ Original

☐ Modified/Notice Required

Date: 01/21/2025

☒ Motions Included

☐ Modified/No Notice Required

THE DEBTOR HAS FILED FOR RELIEF UNDER
CHAPTER 13 OF THE BANKRUPTCY CODE

YOUR RIGHTS WILL BE AFFECTED

The Court issued a separate Notice of the Hearing on Confirmation of Plan, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the Notice. Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the Notice. The Court may confirm this plan, if there are no timely filed objections, without further notice. See Bankruptcy Rule 3015. If this plan includes motions to avoid or modify a lien, the lien avoidance or modification may take place solely within the Chapter 13 confirmation process. The plan confirmation order alone will avoid or modify the lien. The debtor need not file a separate motion or adversary proceeding to avoid or modify a lien based on value of the collateral or to reduce the interest rate. An affected lien creditor who wishes to contest said treatment must file a timely objection and appear at the confirmation hearing to prosecute same.

The following matters may be of particular importance. Debtors must check one box on each line to state whether the plan includes each of the following items. If an item is checked as "Does Not" or if both boxes are checked, the provision will be ineffective if set out later in the plan.

THIS PLAN:

☐ DOES ☒ DOES NOT CONTAIN NON-STANDARD PROVISIONS. NON-STANDARD PROVISIONS MUST ALSO BE SET FORTH IN PART 10.

☒ DOES ☐ DOES NOT LIMIT THE AMOUNT OF A SECURED CLAIM BASED SOLELY ON VALUE OF COLLATERAL, WHICH MAY RESULT IN A PARTIAL PAYMENT OR NO PAYMENT AT ALL TO THE SECURED CREDITOR. SEE MOTIONS SET FORTH IN PART 7, IF ANY, AND SPECIFY: ☐ 7a / ☐ 7b / ☒ 7c.

☒ DOES ☐ DOES NOT AVOID A JUDICIAL LIEN OR NONPOSSESSORY, NONPURCHASE-MONEY SECURITY INTEREST. SEE MOTIONS SET FORTH IN PART 7, IF ANY, AND SPECIFY: ☐ 7a / ☐ 7b / ☒ 7c.

Initial Debtor(s)' Attorney: /s/RCL Initial Debtor: /s/DT Initial Co-Debtor: /s/WT

Part 1: Payment and Length of Plan

a. The debtor shall pay to the Chapter 13 Trustee \$ 2,258.00 monthly for 60 months starting on the first of the month following the filing of the petition. (If tier payments are proposed) : and then \$ _____ per month for _____ months; \$ _____ per month for _____ months, for a total of _____ months.

b. The debtor shall make plan payments to the Trustee from the following sources:

☒ Future earnings

☐ Other sources of funding (describe source, amount and date when funds are available):

c. Use of real property to satisfy plan obligations:

☐ Sale of real property

Description:

Proposed date for completion: _____

☐ Refinance of real property:

Description:

Proposed date for completion: _____

☒ Loan modification with respect to mortgage encumbering real property:

Description: 1 Knox Blvd, Neptune NJ

Proposed date for completion: 6 months after confirmation

d. ☐ The regular monthly mortgage payment will continue pending the sale, refinance or loan modification. See also Part 4.

☐ If a Creditor filed a claim for arrearages, the arrearages ☐ will / ☐ will not be paid by the Chapter 13 Trustee pending an Order approving sale, refinance, or loan modification of the real property.

e. For debtors filing joint petition:

☒ Debtors propose to have the within Chapter 13 Case jointly administered. If any party objects to joint administration, an objection to confirmation must be timely filed. The objecting party must appear at confirmation to prosecute their objection.

Initial Debtor: /s/DT Initial Co-Debtor: /s/WT

Part 2: Adequate Protection ☒ NONE

a. Adequate protection payments will be made in the amount of \$ _____ to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to _____ (creditor). (Adequate protection payments to be commenced upon order of the Court.)

b. Adequate protection payments will be made in the amount of \$ _____ to be paid directly by the debtor(s), pre-confirmation to: _____ (creditor).

Part 3: Priority Claims (Including Administrative Expenses)

a. All allowed priority claims will be paid in full unless the creditor agrees otherwise:

Name of Creditor	Type of Priority	Amount to be Paid
CHAPTER 13 STANDING TRUSTEE	ADMINISTRATIVE	AS ALLOWED BY STATUTE
ATTORNEY FEE BALANCE	ADMINISTRATIVE	BALANCE DUE: \$ 4,313.00
DOMESTIC SUPPORT OBLIGATION		
IRS	Taxes	\$10,291.78
ATTORNEY FEE (supplemental post-confirmation fees, subject to approval by the Court)	Administrative	\$2,500.00

b. Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount:

Check one:

☒ None

☐ The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim pursuant to 11 U.S.C.1322(a)(4):

Name of Creditor	Type of Priority	Claim Amount	Amount to be Paid
	Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount.		

Part 4: Secured Claims

a. Curing Default and Maintaining Payments on Principal Residence: ☐ NONE

The Debtor will pay to the Trustee allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor monthly obligations due after the bankruptcy filing as follows:

Name of Creditor	Collateral or Type of Debt (identify property and add street address, if applicable)	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor by Trustee	Regular Monthly Payment Direct to Creditor
PNC Mortgage	1 Knox Blvd, Neptune NJ	\$55,000.00	0	arrears to be paid through loan modification	Debtor shall pay the regular monthly payment pursuant to the terms of the underlying loan documents unless otherwise ordered.

b. Curing and Maintaining Payments on Non-Principal Residence & other loans or rent arrears: ☒ NONE

The Debtor will pay to the Trustee allowed claims for arrearages on monthly obligations and the debtor will pay directly to the creditor monthly obligations due after the bankruptcy filing as follows:

Name of Creditor	Collateral or Type of Debt (identify property and add street address, if applicable)	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor by Trustee	Regular Monthly Payment Direct to Creditor
					Debtor shall pay the regular monthly payment pursuant to the terms of the underlying loan documents unless otherwise ordered.

c. Secured claims to be paid in full through the plan which are excluded from 11 U.S.C. 506: ☒ NONE

The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:

Name of Creditor	Collateral (identify property and add street address, if applicable)	Interest Rate	Amount of Claim	Total to be Paid Including Interest Calculation by Trustee
Americredit/GM Financial	2012 Chrysler 300	8.5%	\$2,981.15	\$3,670.00
Santander Consumer USA	2012 BMW 750i	8.5%	\$14,663.30	\$18,050.00

d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments ☐ NONE

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

**NOTE: A modification under this Section ALSO REQUIRES
the appropriate motion to be filed under Section 7 of the Plan.**

Name of Creditor	Collateral (identify property and add street address, if applicable)	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Annual Interest Rate	Total Amount to be Paid by Trustee

2.) Where the Debtor retains collateral and completes all Plan payments, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

e. Surrender ☒ NONE

Upon confirmation, the automatic stay is terminated as to surrendered collateral only under 11 U.S.C. 362(a) and that the stay under 11 U.S.C 1301 shall be terminated in all respects. The Debtor surrenders the following collateral:

Name of Creditor	Collateral to be Surrendered (identify property and add street address, if applicable)	Value of Surrendered Collateral	Remaining Unsecured Debt

f. Secured Claims Unaffected by the Plan ☒ NONE

The following secured claims are unaffected by the Plan:

Name of Creditor	Collateral (identify property and add street address, if applicable)

g. Secured Claims to be Paid in Full Through the Plan: ☐ NONE

Name of Creditor	Collateral (identify property and add street address, if applicable)	Amount	Interest Rate	Total Amount to be Paid through the plan by Trustee
Beneficial Bank/Ditech (2nd mtg)	1 Knox Blvd, Neptune, NJ	\$49,270.33	0%	\$49,270.33

Part 5: Unsecured Claims ☐ NONE

a. Not separately classified allowed non-priority unsecured claims shall be paid:

☐ Not less than \$ _____ to be distributed *pro rata*

☒ Not less than 100 percent

☐ *Pro Rata* distribution from any remaining funds

b. Separately classified unsecured claims shall be treated as follows:

Name of Creditor	Basis For Separate Classification	Treatment	Amount to be Paid by Trustee
Student loans	student loans - non-dischargable	outside of plan	\$0

Part 6: Executory Contracts and Unexpired Leases ☒ NONE

(NOTE: See time limitations set forth in 11 U.S.C. 365(d)(4) that may prevent assumption of non-residential real property leases in this Plan.)

All executory contracts and unexpired leases, not previously rejected by operation of law, are rejected, except the following, which are assumed:

Name of Creditor	Arrears to be Cured and paid by Trustee	Nature of Contract or Lease	Treatment by Debtor	Post-Petition Payment to be Paid Directly to Creditor by Debtor

Part 7: Motions ☐ NONE

NOTE: All plans containing motions must be served on all affected lienholders, together with local form, Notice of Chapter 13 Plan Transmittal, within the time and in the manner set forth in D.N.J. LBR 3015-1. A Certification of Service, Notice of Chapter 13 Plan Transmittal, and valuation must be filed with the Clerk of Court when the plan and transmittal notice are served

a. Motion to Avoid Liens Under 11. U.S.C. Section 522(f). ☒ NONE

The Debtor moves to avoid the following liens that impair exemptions:

Name of Creditor	Nature of Collateral (identify property and add street address, if applicable)	Type of Lien	Amount of Lien	Value of Collateral	Amount of Claimed Exemption	Sum of All Other Liens Against the Property	Amount of Lien to be Avoided

b. Motion to Avoid Liens and Reclassify Claim From Secured to Completely Unsecured. ☒ NONE

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

Name of Creditor	Collateral (identify property and add street address if applicable)	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor's Interest in Collateral	Total Amount of Lien to be Reclassified

c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured. ☐ **NONE**

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

Name of Creditor	Collateral (identify property and add street address, if applicable)	Scheduled Debt	Total Collateral Value	Amount to be Deemed Secured	Amount to be Reclassified as Unsecured
Americredit/GM Financial	2012 Chryselr 200	\$2,981.15	\$3,836.00	\$2,981.15	interest above 8.5%
Santander Consumer USA	2012 BMW 750i	\$14,663.30	\$15,602.00	\$14,663.30	interest above 8.5%

d. Where the Debtor retains collateral, upon completion of the Plan and issuance of the Discharge, affected Debtor may take all steps necessary to remove of record any lien or portion of any lien discharged.

Part 8: Other Plan Provisions

a. Vesting of Property of the Estate

- ☒ Upon confirmation
☐ Upon discharge

b. Payment Notices

Creditors and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.

c. Order of Distribution

The Trustee shall pay allowed claims in the following order:

- 1) Chapter 13 Standing Trustee Fees, upon receipt of funds
- 2) Other Administrative Claims
- 3) Secured Claims
- 4) Priority Claims
- 5) General unsecured claims
- 6) _____

d. Post-Petition Claims

The Trustee ☐ is, ☒ is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.

Part 9: Modification ☒ NONE

NOTE: Modification of a plan does not require that a separate motion be filed. A modified plan must be served in accordance with D.N.J. LBR 3015-2.

If this Plan modifies a Plan previously filed in this case, complete the information below.

Date of Plan being Modified: _____.

Explain below **why** the plan is being modified:

Are Schedules I and J being filed simultaneously with this Modified Plan?

☐ Yes

☐ No

Part 10: Non-Standard Provision(s):

Non-Standard Provisions:

☒ NONE

☐ Explain here:

Any non-standard provisions placed elsewhere in this plan are ineffective.

Signatures

The Debtor(s) and the attorney for the Debtor (if any) must sign this Plan.

By signing and filing this document, the debtor(s), if not represented by an attorney, or the attorney for the debtor(s) certify that the wording and order of the provisions in this Chapter 13 Plan are identical to Local Form, *Chapter 13 Plan and Motions*.

I certify under penalty of perjury that the above is true.

Date: 01/21/2025

/s/Douglas Thompson, Jr.
Debtor

Date: 01/21/2025

/s/Wanda Thompson
Joint Debtor

Date: 01/21/2025

/s/Cameron Legg
Attorney for the Debtor(s)

In re:
Douglas Thompson, Jr.
Wanda Thompson
Debtors

Case No. 25-10037-MBK
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3
Date Rcvd: Jan 22, 2025

User: admin
Form ID: pdf901

Page 1 of 5
Total Noticed: 85

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 24, 2025:

Recip ID	Recipient Name and Address
db/jdb	+ Douglas Thompson, Jr., Wanda Thompson, 1 Knox Blvd, Neptune, NJ 07753-3626
cr	+ Monmouth County Postal Employees Credit Union, McKenna DuPont Stone & Washburne, 229 Broad Street, Red Bank, NJ 07701-2009
520502131	+ AES/PHEAA, 1112 7th Ave, Monroe, WI 53566-1364
520502134	+ AMCA, 4 Westchester Plaza, Suite 110, Elmsford, NY 10523-1615
520502144	Beneficial Bank, 1818 Beneficial Bank Place, Philadelphia, PA 19103
520502159	Ditech Financial, 2100 East Elliot Road, Bld 94, Tempe, AZ 85284-1806
520502162	+ First Atlantic Feder, 100 Monmouth Park, West Long Branch, NJ 07764-1462
520502164	+ First Credit Services, 377 Hoes Lane, Piscataway, NJ 08854-4138
520502166	Hackensack Meridian, PO Box 650292, Dallas, TX 75265-0292
520502171	Jersey Shore Anesthesia Associates, PA, PO Box 307, Neptune, NJ 07754-0307
520502172	+ Jersey Shore CT&V, 234 Industrial Way West, Suite A103, Eatontown, NJ 07724-4257
520502179	+ Michael Harrison, Esq., 3155 Route 10 East, Suite 112, Denville, NJ 07834-3430
520502183	+ Monmouth County Postal, 171 Broad St, Red Bank, NJ 07701-2099
520506930	+ Monmouth County Postal Employees Credit Union, c/o McKenna DuPont Stone & Washburne, 229 Broad Street, Red Bank, NJ 07701-2009
520502196	+ State of New Jersey, Division of Taxation, PO Box 245, Trenton, NJ 08602-0245
520502200	+ Universal Fidelity Corp., PO Box 219129, Houston, TX 77218-9129
520502201	+ University Radiology, PO Box 1075, East Brunswick, NJ 08816-1075

TOTAL: 17

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Jan 22 2025 20:57:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreregion03.ne.ecf@usdoj.gov	Jan 22 2025 20:57:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
520502130	+ Email/Text: bncnotifications@pheaa.org	Jan 22 2025 20:56:00	AES/PHEAA, Attn: Bankruptcy, 1200 North 7th St, Harrisburg, PA 17102-1419
520502136	Email/Text: ebn@americollect.com	Jan 22 2025 20:57:00	Americollect, PO Box 1566, Manitowoc, WI 54221-1566
520502135	Email/Text: ebn@americollect.com	Jan 22 2025 20:57:00	Americollect, Po Box 1566, 1851 South Alverno Road, Manitowoc, WI 54221
520502132	+ Email/PDF: AffirmBKNotifications@resurgent.com	Jan 22 2025 20:54:44	Affirm, Inc., Attn: Bankruptcy, 650 California St, Fl 12, San Francisco, CA 94108-2716
520502133	+ Email/PDF: AffirmBKNotifications@resurgent.com	Jan 22 2025 21:06:02	Affirm, Inc., 650 California St Fl 12, San Francisco, CA 94108-2716
520502138	+ Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM	Jan 22 2025 20:57:00	AmeriCredit/GM Financial, Attn: Bankruptcy, Po

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520502139	+ Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM	Jan 22 2025 20:57:00	Box 183853, Arlington, TX 76096-3853
520511403	Email/PDF: resurgentbknotifications@resurgent.com	Jan 22 2025 21:05:42	AmeriCredit/GM Financial, Po Box 181145, Arlington, TX 76096-1145
520502140	+ Email/Text: bk@avant.com	Jan 22 2025 20:58:00	Ashley Funding Services, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
520502141	+ Email/Text: bk@avant.com	Jan 22 2025 20:58:00	Avant/WebBank, 222 North Lasalle Street, Suite 1600, Chicago, IL 60601-1112
520502146	Email/Text: BNBSB@capitalsvcs.com	Jan 22 2025 20:56:00	Avant/WebBank, 222 W Merchandise Mart Plaza, Chicago, IL 60654-1103
520502145	Email/Text: BNBSB@capitalsvcs.com	Jan 22 2025 20:56:00	Bryant State Bank, 500 E. 60th Street North, Sioux Falls, SD 57104
520502142	+ Email/Text: BarclaysBankDelaware@tsico.com	Jan 22 2025 20:57:00	Bryant State Bank, Attn: Bankruptcy, Po Box 215, Bryant, SD 57221
520502143	+ Email/Text: BarclaysBankDelaware@tsico.com	Jan 22 2025 20:57:00	Barclays Bank Delaware, Attn: Correspondence, Po Box 8801, Wilmington, DE 19899-8801
520502147	Email/Text: caineweiner@ebn.phinsolutions.com	Jan 22 2025 20:57:07	Barclays Bank Delaware, P.o. Box 8803, Wilmington, DE 19899-8803
520502148	Email/Text: caineweiner@ebn.phinsolutions.com	Jan 22 2025 20:57:07	Caine & Weiner, Attn: Bankruptcy, 5805 Sepulveda Blvd 4th Floor, Sherman Oaks, CA 91411
520502149	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Jan 22 2025 21:05:09	Caine & Weiner, Po Box 55848, Sherman Oaks, CA 91413
520502150	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Jan 22 2025 20:53:13	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
520502151	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Jan 22 2025 21:04:55	Capital One, Po Box 30281, Salt Lake City, UT 84130-0281
520502152	+ Email/Text: mediamanagers@clientservices.com	Jan 22 2025 20:56:00	Capital One, Po Box 31293, Salt Lake City, UT 84131-0293
520502154	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Jan 22 2025 20:57:00	Client Services, Inc., 3451 Harry Truman Blvd., Saint Charles, MO 63301-9816
520502153	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Jan 22 2025 20:57:00	Comenity Bank/Victoria Secret, Po Box 182789, Columbus, OH 43218-2789
520502155	+ Email/PDF: creditonebknotifications@resurgent.com	Jan 22 2025 20:53:47	Comenity Bank/Victoria Secret, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125
520502156	+ Email/PDF: creditonebknotifications@resurgent.com	Jan 22 2025 21:06:04	Credit One Bank, Attn: Bankruptcy Department, Po Box 98873, Las Vegas, NV 89193-8873
520502158	Email/Text: mrdiscen@discover.com	Jan 22 2025 20:56:00	Credit One Bank, Po Box 98872, Las Vegas, NV 89193-8872
520502157	+ Email/Text: mrdiscen@discover.com	Jan 22 2025 20:56:00	Discover Financial, Pob 15316, Wilmington, DE 19850
520502161	+ Email/Text: EBN@edfinancial.com	Jan 22 2025 20:56:00	Discover Financial, Po Box 3025, New Albany, OH 43054-3025
520502160	+ Email/Text: EBN@edfinancial.com	Jan 22 2025 20:56:00	EdFinancial Services, 120 N Seven Oaks Drive, Knoxville, TN 37922-2359
520502163	^ MEBN	Jan 22 2025 20:45:07	EdFinancial Services, Attn: Claims, Po Box 36008, Knoxville, TN 37930-6008
520502165	+ Email/PDF: ais.fpc.ebn@aisinfo.com	Jan 22 2025 20:53:44	First Credit Services, Attn: Bankruptcy, Po Box 55 3 Sciles Ave, Piscataway, NJ 08855-0055
			First Premier Bank, 3820 N Louise Ave, Sioux Falls, SD 57107-0145

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520502167	Email/Text: reports@halstedfinancial.com	Jan 22 2025 20:56:00	Halstead Financial Services, PO Box 828, Skokie, IL 60076
520502168	Email/Text: sbse.cio.bnc.mail@irs.gov	Jan 22 2025 20:57:00	Internal Service Revenue, PO Box 7346, Philadelphia, PA 19101-7346
520502169	+ Email/Text: JCAP_BNC_Notices@jcap.com	Jan 22 2025 20:58:00	Jefferson Capital Systems, LLC, Attn: Bankruptcy, 200 14th Ave E, Sartell, MN 56377-4500
520502170	+ Email/Text: JCAP_BNC_Notices@jcap.com	Jan 22 2025 20:58:00	Jefferson Capital Systems, LLC, 200 14th Avenue East, Sartell, MN 56377-4500
520502173	+ Email/Text: PBNCNotifications@peritussservices.com	Jan 22 2025 20:56:00	Kohl's, Attn: Credit Administrator, Po Box 3043, Milwaukee, WI 53201-3043
520502174	+ Email/Text: PBNCNotifications@peritussservices.com	Jan 22 2025 20:56:00	Kohl's, Po Box 3115, Milwaukee, WI 53201-3115
520502176	+ Email/Text: PBNCNotifications@peritussservices.com	Jan 22 2025 20:56:00	Kohls/Capital One, N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-5660
520502175	+ Email/Text: PBNCNotifications@peritussservices.com	Jan 22 2025 20:56:00	Kohls/Capital One, Kohls Credit, Po Box 3120, Milwaukee, WI 53201-3120
520502177	Email/Text: govtaudits@labcorp.com	Jan 22 2025 20:57:00	LCA Collections, PO Box 2240, Burlington, NC 27216
520511315	Email/PDF: resurgentbknotifications@resurgent.com	Jan 22 2025 20:54:41	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
520502178	+ Email/Text: BKNotice@ldvlaw.com	Jan 22 2025 20:57:00	Lyons, Doughty & Veldhuis, P.C., 136 Gaither Drive, Suite 100, P.O. Box 1269, Mount Laurel, NJ 08054-7269
520502181	Email/Text: ml-ebn@missionlane.com	Jan 22 2025 20:56:00	Mission Lane LLC, Attn: Bankruptcy, P.O. Box 105286, Atlanta, GA 30348
520502182	Email/Text: ml-ebn@missionlane.com	Jan 22 2025 20:56:00	Mission Lane LLC, Po Box 105286, Atlanta, GA 30348
520502180	+ Email/Text: bankruptcydpt@mcmcg.com	Jan 22 2025 20:57:00	Midland Credit Management, 2365 Northside Drive, Suite 300, San Diego, CA 92108-2710
520502184	+ Email/Text: ext_ebn_inbox@navyfederal.org	Jan 22 2025 20:58:00	Navy Federal Credit Union, Attn: Bankruptcy, Po Box 3302, Merrifield, VA 22119-3302
520502185	+ Email/Text: ext_ebn_inbox@navyfederal.org	Jan 22 2025 20:58:00	Navy Federal Credit Union, Po Box 3700, Merrifield, VA 22119-3700
520502188	Email/Text: Bankruptcy.Notices@pnc.com	Jan 22 2025 20:56:00	Pnc Mortgage, Attn: Bankruptcy, 3232 Newmark Drive, Miamisburg, OH 45342
520502189	Email/Text: Bankruptcy.Notices@pnc.com	Jan 22 2025 20:56:00	Pnc Mortgage, Po Box 8703, Dayton, OH 45401
520502187	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Jan 22 2025 20:53:39	Plusfinance/cws, Po Box 9222, Old Bethpage, NY 11804-9222
520502186	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Jan 22 2025 20:53:18	Plusfinance/cws, Attn: Bankruptcy, Po Box 9222, Old Bethpage, NY 11804-9222
520502191	+ Email/Text: clientservices@remexinc.com	Jan 22 2025 20:56:00	Remex Inc, 307 Wall Street, Princeton, NJ 08540-1515
520502190	+ Email/Text: clientservices@remexinc.com	Jan 22 2025 20:56:00	Remex Inc, Attn: Bankruptcy, 307 Wall St., Princeton, NJ 08540-1515
520527336	+ Email/Text: enotifications@santanderconsumerusa.com	Jan 22 2025 20:58:00	SANTANDER CONSUMER USA, P.O. Box 560284, Dallas, TX 75356-0284
520502192	+ Email/Text: enotifications@santanderconsumerusa.com	Jan 22 2025 20:58:00	Santander Consumer USA, Attn: Bankruptcy, Po Box 961245, Fort Worth, TX 76161-0244
520502193	+ Email/Text: enotifications@santanderconsumerusa.com	Jan 22 2025 20:58:00	Santander Consumer USA, Po Box 961245, Ft Worth, TX 76161-0244
520502194	+ Email/Text: bankruptcy@sccompanies.com		

District/off: 0312-3

User: admin

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Date Rcvd: Jan 22, 2025

Form ID: pdf901

Total Noticed: 85

		Jan 22 2025 20:58:00	Seventh Ave/Swiss Colony Inc., Attn: Bankruptcy, 1112 7th Ave, Monroe, WI 53566-1364
520502195	+ Email/Text: bankruptcy@sccompanies.com		
		Jan 22 2025 20:58:00	Seventh Ave/Swiss Colony Inc., 1112 7th Ave, Monroe, WI 53566-1364
520502197	+ Email/PDF: ais.sync.ebn@aisinfo.com		
		Jan 22 2025 20:53:11	Synchrony/Ashley Furniture Homestore, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
520502198	+ Email/PDF: ais.sync.ebn@aisinfo.com		
		Jan 22 2025 21:06:34	Synchrony/Ashley Furniture Homestore, Po Box 71757, Philadelphia, PA 19176-1757
520502199	+ Email/Text: bankruptcydepartment@tsico.com		
		Jan 22 2025 20:58:00	Transworld Systems, Inc, PO Box 15618, Dept 51, Wilmington, DE 19850-5618
520502203	Email/Text: bankruptcies@uplift.com		
		Jan 22 2025 20:56:00	Uplft/cb, 440 N Wolfe Road, Sunnyvale, CA 94085
520502202	Email/Text: bankruptcies@uplift.com		
		Jan 22 2025 20:56:00	Uplft/cb, Attn: Bankruptcy, 440 N. Wolfe Road, Sunnyvale, CA 94085
520513799	+ Email/Text: EBN@edfinancial.com		
		Jan 22 2025 20:56:00	US Department of Education, 120 N Seven Oaks Drive, Knoxville, TN 37922-2359
520502205	Email/Text: bankruptcynotices@vivecard.com		
		Jan 22 2025 20:56:00	Vive Financial, 380 Data Drive, Draper, UT 84020
520502204	Email/Text: bankruptcynotices@vivecard.com		
		Jan 22 2025 20:56:00	Vive Financial, Attn: Bankruptcy, 380 Data Drive, Suite 200, Draper, UT 84020
520506638	+ Email/Text: clientservices@fastdayloans.com		
		Jan 22 2025 20:57:00	WLCC Lending First Day Loan, PO Box 70, Solon, IA 52333-0070

TOTAL: 68

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
520502137	*P++	AMERICOLLECT INC, PO BOX 2080, MANITOWOC WI 54221-2080, address filed with court:, Americollect, Po Box 1566, Manitowoc, WI 54221
520511404	*	Ashley Funding Services, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587

TOTAL: 0 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 24, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 22, 2025 at the address(es) listed below:

Name	Email Address
Albert Russo	

District/off: 0312-3

User: admin

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Date Rcvd: Jan 22, 2025

Form ID: pdf901

Total Noticed: 85

docs@russotrustee.com

Denise E. Carlon

on behalf of Creditor PNC BANK NATIONAL ASSOCIATION dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com

Michael R. DuPont

on behalf of Creditor Monmouth County Postal Employees Credit Union dupont@redbanklaw.com lori@redbanklaw.com

Robert Cameron Legg

on behalf of Debtor Douglas Thompson Jr. court docs@oliverandlegg.com; legg.r.c.r59915@notify.bestcase.com

Robert Cameron Legg

on behalf of Joint Debtor Wanda Thompson court docs@oliverandlegg.com; legg.r.c.r59915@notify.bestcase.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6